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Attorney Docket No. BARR0011

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1. Information Disclosure Statement
2. IDS Certification
3. 1449 Form

This collection of information is required by 37 CFR 1.8. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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APR 06 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Goldberg et al.

Docket No.: BARR0011

Serial No. : 10/761,686

Art Unit: 3624

Filed: January 20, 2004

Examiner: Unassigned

Title: METHOD AND APPARATUS FOR AN INCOMPLETE INFORMATION MODEL
OF CREDIT RISK

Date: April 6, 2006

Assistant Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**INFORMATION DISCLOSURE STATEMENT**

Sir:

This Information Disclosure Statement is submitted:

() under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

(X) under 37 CFR 1.97(c) together with either a:
(X) Certification under 37 CFR 1.97(e), or
() a \$220.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

() under 37 CFR 1.97(d) together with a:
() Certification under 37 CFR 1.97(e), and
() a \$220.00 fee under 37 CFR 1.17(d)(2)(ii), and
() a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. BARR0011). A copy of this sheet is enclosed for accounting purposes.

Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,



Michael Glenn
Reg. No. 30,176

Customer No. 22862

APR 06 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Goldberg et al. **Docket No.:** BARR0011
Serial No. : 10/761,686 **Art Unit:** 3624
Filed: January 20, 2004 **Examiner:** Unassigned
Title: METHOD AND APPARATUS FOR AN INCOMPLETE INFORMATION
MODEL OF CREDIT RISK

**CERTIFICATION FOR
INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.97(e)**

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

A certification is being made for the Information Disclosure Statement accompanying this certification.

CERTIFICATION

I, the person signing below, certify

that each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the statement. (37 CFR 1.97(e)(1))

that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart

foreign application or to the knowledge of the person signing the certification after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of the statement. 37 CFR 1.97(e)(2).

The person making this certification is the attorney who signs below on the basis of the information:

- supplied by the inventor(s)
- supplied by an individual designated in §1.56(c)
- in the attorney's file

Respectfully submitted,



Michael A. Glenn
Reg. No. 30,176

Customer Number 22862

PTO/SB/08A (07-05)

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Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Application Number	10/761,686
		Filing Date	January 20, 2004
		First Named inventor	Goldberg et al.
		Art Unit	3624
		Examiner Name	Unassigned
		Attorney Docket Number	BARR0011
Sheet	1	of	1

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

STATEMENT BY APPLICANT
(Use as many sheets as necessary)

Sheet 1 of 1

U. S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

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Translation is attached.
This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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